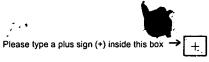
ARE AG AD AG AG AD AG AG AD AG AG	06042-0		61 F 3	SERIAL NO. 09/476,3	85	FILING D	her 30, 1999	-		aug Gro	
TSUE et al			3200	()	.05		DCI 30, 1777				20
DOCUMENT NUMBER DATE NAME CLASS SUBCLASS FILING PRINTIPAL			AUG						-		
PALIFICATION PALIFICATION PALIFICATION PALIFICAÇION PALI			To the same		U.S. PAT	ENT D	OCUMENTS	· -			
AB 5,745,886 4/28/98 Rosen 765 3 9 6/7/95 AC AD AD AD AD AD AD AD				DATE		NAME		CLASS	SUBCLASS	FILI IF APPI	NG DATE ROPRIATE
AC	(d)	AA	5,899,980	5/4/99	Wilf et a	al.		705	26	8/11/9	97
AE AF AG AH AI AJ AK FOREIGN PATENT DOCUMENTS FOREIGN PATENT DOCUMENTS TRANSLATION YES NO. AL AM AN AN AN AN AN AN AN AN AN	N.	AB	5,745,886	4/28/98	Rosen			705	39	6/7/95	5
AE AF AG AG AH AI AI AJ AB COUNTRY NAME TRANSLATION YES NO. AL AM AN AN AN AN AN AN AN AN AN		AC									·
AF AG AG AH AI AI AJ AK BOCUMENT NUMBER DOCUMENT NUMBER DATE COUNTRY NAME TRANSLATION YES NO. AL AM AN AN AN AN AN AN AO OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.) OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.) TEMPORATION YES NO. AP OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.) TEMPORATION YES NO. AP OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.) TEMPORATION YES NO. AP OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.) TEMPORATION TOTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.) TEMPORATION TOTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.) TOTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.) TOTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.) TOTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.) TOTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.) TOTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.) TOTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)		AD						ļ			
AG		AE	•					ļ			
AH AI AJ AK FOREIGN PATENT DOCUMENTS TRANSLATION YES NO. AL AM AN AO OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.) OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.) AP "Billpoint Web Site," found on the World Wide Web at http://www.billpoint.com. AS "T-Escrow Web Site," found on the World Wide Web at http://www.paymybills.com.		AF			. =				,		
AI AJ AJ AK		AG									
AJ AK FOREIGN PATENT DOCUMENTS FOREIGN PATENT DOCUMENTS FOREIGN PATENT DOCUMENTS TRANSLATION YES NO. AL AL AM AN	АН										
AK FOREIGN PATENT DOCUMENTS DOCUMENT NUMBER DATE COUNTRY NAME TRANSLATION YES NO. AL AM AN AO OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.) "Billpoint Web Site," found on the World Wide Web at http://www.iescrow.com. AS "PayMyBills.com Web Site," found on the World Wide Web at http://www.paymybills.com.		AI									
FOREIGN PATENT DOCUMENTS DOCUMENT NUMBER DATE COUNTRY NAME TRANSLATION YES NO. AL AM AN OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.) "Billpoint Web Site," found on the World Wide Web at http://www.billpoint.com. AR "I-Escrow Web Site," found on the World Wide Web at http://www.paymybills.com.		AJ								 	
DOCUMENT NUMBER DATE COUNTRY NAME TRANSLATION YES NO. AL AM AN AN OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.) "Billpoint Web Site," found on the World Wide Web at http://www.billpoint.com. "I-Escrow Web Site," found on the World Wide Web at http://www.jescrow.com. "PayMyBills.com Web Site," found on the World Wide Web at http://www.paymybills.com.		AK		FO	DELCN I		DOCUMENTS				
AL AM AN AO OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.) "Billpoint Web Site," found on the World Wide Web at http://www.billpoint.com. AR "I-Escrow Web Site," found on the World Wide Web at http://www.paymybills.com.			DOCUMENT NUMBER					· · · · · · · · · · · · · · · · · · ·		TRANSI	LATION
AM AN OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.) Billpoint Web Site," found on the World Wide Web at http://www.billpoint.com . AR "I-Escrow Web Site," found on the World Wide Web at http://www.jescrow.com . "PayMyBills.com Web Site," found on the World Wide Web at http://www.paymybills.com .	-		DOCUMENT NUMBER	DAIL	COUNT	``				YES	NO.
AN AO OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.) Billpoint Web Site," found on the World Wide Web at http://www.billpoint.com. AR "I-Escrow Web Site," found on the World Wide Web at http://www.iescrow.com. AS "PayMyBills.com Web Site," found on the World Wide Web at http://www.paymybills.com.							<u> </u>				
OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.) AP "Billpoint Web Site," found on the World Wide Web at http://www.billpoint.com . "I-Escrow Web Site," found on the World Wide Web at http://www.iescrow.com . "PayMyBills.com Web Site," found on the World Wide Web at http://www.paymybills.com .			···					· · ·			
OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.) AP "Billpoint Web Site," found on the World Wide Web at http://www.billpoint.com . "I-Escrow Web Site," found on the World Wide Web at http://www.iescrow.com . "PayMyBills.com Web Site," found on the World Wide Web at http://www.paymybills.com .		AO					-				
AR "I-Escrow Web Site," found on the World Wide Web at http://www.iescrow.com . "PayMyBills.com Web Site," found on the World Wide Web at http://www.paymybills.com .											
	A.	AP	"Billpoint Web	Site," four	nd on the W	Vorld Wide	Web at http://ww	w.billpoi	nt.com.		•
	Sa	AR	"I-Escrow Wel	Site," four	nd on the W	Vorld Wide	Web at http://ww	w.iescrow	com.		
AT "PayPal Web Site," found on the World Wide Web at http://www.paypal.com.	Cp	∂AS	"PayMyBills.c	om Web Si	te," found	on the Wo	ld Wide Web at h	ttp://www	.paymybills.	com.	
	ap	AT	"PayPal Web S	Site," found	on the Wo	rld Wide V	Veb at http://www	.paypal.co	<u>om</u> .		

	во	
		OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)
8	BP	"PayMe.com Web Site," found on the World Wide Web at http://www.payme.com .
(A)	BR	"eMoneyMail Web Site," found on the World Wide Web at http://www.emoneymail.com .
CA	BS	"eCount Web Site," found on the World Wide Web at http://www.ecount.com.
	BT	"Tradesafe.com Web Site," found on the World Wide Web at http://www.tradesafe.com.
EVAMINE	, 	DATE CONSIDERED

EXAMINER

9/19/ 200

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.





PTO/SB/08A (10-96)
Approved for use through 10/31/99. OMB 0651-0031
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

of Sheet

Complete if Known						
Application Number	09/476,385					
Filing Date	12/30/1999					
First Named Inventor	Tsuei, et al.					
Group Art Unit	2768					
Examiner Name						
Attorney Docket Number	4960-29720					

				U.S. PATENT DOC	UMENTS	
	Cite No.1	U.S. Paten Number	Kind Code ²	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
A		6,029,1		Kravitz, et al.	02-22-2000	705/39 fs
						/ -
			\longrightarrow			
						RECEIVED
-					 	NECEIVED
						APR 1 7 2002
						Technology Center 2100
						Tominated Control Live
_	-					
				<u> </u>		
	-					

				FORE	IGN PATENT DOCUMENT	S		
Examiner	Cite	<u> </u>	Foreign Patent Doo	cument Kind Code ⁵	Name of Patentee or	Date of Publication of Cited Document	Pages, Columns, Lines, Where Relevant	
Initials*	No.1	Office ³	Number⁴	(if known)	Applicant of Cited Document	MM-DD-YYYY	Passages or Relevant Figures Appear	T ⁶
								Ш
								Ш
							<u> </u>	
								Ш

	 	<i></i>			,	
Examiner Signature	////	2	Date Considered	9/	74/	2002
	 			//		

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not if conformance and not considered. Include copy of this form with next communication to applicant.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



¹ Unique citation designation number. 2 See attached Kinds of U.S. Patent Documents. 3 Enter Office that issued the document, by the wo-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.